

Essential Skills for Independent Living

Workplace Readiness Training Benchmark:

Expand skills to live independently.

Note to those providing service:

These activities are developed in a way that allows the learner to gradually build upon their skills. Each student has different foundational skills so some students may need more support or instruction than others. With that being said, you can choose what activity you start with based on your learner's strengths and needs.



Extended Pathways

Students who are interested or enrolled in career and technical education (CTE) or postsecondary education, regardless of disability (remember to presume competence!), may or may not need some of the information that seems introductory in nature. Take as much or little time as needed based on student knowledge. More specific activities related to CTE and postsecondary education are identified as extended activities and pathways.

Preparation and Materials Needed:

- Know the student's knowledge or awareness regarding independent skills (this helps with knowing how much time you may need to spend on an activity)
- Prepare needed assistive technologies and/or accommodations (ex: communication supports (visual, objects, pictures, voice output devices, etc.), physical supports/space access needs, vision supports, hearing supports, sensory needs/supports).
- Computer to access videos. Print materials in advance if necessary.
- Students who have worked or are working can bring in a pay stub for Activity 4. This lesson covers a variety of materials, resources, and activities. Take time to consider your students (their interests, needs, what they want to learn, etc.) to focus on the parts that are most relevant and useful to them.
- Activity 6 of this lesson has an Interactive Opportunity to invite a Mobility Manager from the Ohio Department of Transportation to a session to share information with students. Consider reaching out to schedule in advance. More information can be found here: [Mobility Manager | Ohio Department of Transportation](#)



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- [Life Skills Vocabulary](#) (PowerPoint)
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Activities to Meet Benchmarks:

Activity 1: Life Skills Vocabulary


This activity aims to introduce and define life skills for adulthood.



Discuss: Today we are going to talk about life skills! Life skills are things we do every day to take care of ourselves and help us live as independently as possible. They are everyday tasks – like cooking, getting dressed, or using money – that help us live, work, and take care of our daily needs. Life skills are things that we do every day without realizing we are doing them, but sometimes we need to learn how to do these skills with help or learn how to do them independently. Let's take a second to review some vocabulary we are going to see today.



Resource: [Life Skills Vocabulary](#) (PowerPoint). Feel free to modify the vocabulary list to meet the student's needs.

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- **Personal Care:** Taking care of your body and staying clean and healthy.
 - **Emergency:** A serious situation where you need to act fast or get help right away, like a fire or someone getting hurt.
 - **Safety Skills:** Knowing how to keep yourself and others safe at home, school, or in the community.
 - **Money Management:** Keeping track of your money and using it in a smart way, like saving money, spending money wisely, and keeping it in a safe place like a bank or wallet.
 - **Financial Planning:** Making a plan for how to earn, save, and spend your money. This helps with making big purchases, paying large bills, and saving for an emergency.
 - **Healthcare:** Taking care of your health, like going to the doctor and using medicine when needed.
 - **Social Skills:** These are the skills we use to talk to others and get along with people. They help us make friends, work in a group, solve problems, and show respect.
 - **Household Skills:** These are the tasks we do to keep our living space clean, organized, and safe. It includes washing and folding clothes, cleaning the house, and taking care of other chores like cooking or organizing.
 - **Community Skills:** These are the skills we use to get around and use places in our community, like stores, buses, or libraries. It helps us know how to find what we need and ask for help when we need it.



Discuss: Now that we have learned some terms associated with life skills, let's try to sort activities that we think would be associated with each of the words we learned. For example, what are some personal care skills that you already do to take care of your body? What are some money management you can do?



Interactive Opportunity: On the table spread out the category cards (personal care, safety skills, money management, healthcare, social skills, household skills, and community skills). Hand students a stack of picture cards with skills depicted on them. Have the students look/read each card and sort them accordingly.



Resource: [Life Skills Cards](#)

Activity 2: Assess Your Skills!

This activity aims to help students assess their life skills and set priorities for improving their life skills.



Discuss: Today, we are going to talk about life skills, which are essential for becoming independent adults. Some skills may come to us naturally, while others might require a bit of help, and there are some we may not know how to do at all.

It's important to understand the skills we already have, the ones we need help with, and those we would like to learn. This awareness will help us plan for our future.

We will take a simple life skills assessment today. This assessment will help us start thinking about the skills we possess, the skills we may need assistance with, and the ones we want to learn. Please note that the skills listed in this assessment are general and do not cover every skill needed for independent living. They are simply a starting point.

Remember, some skills might not apply to you or your situation, and that's perfectly okay!



Resource: [Life Skills Assessment](#)

[Note to Instructors: This assessment worksheet covers a variety of life skill areas and includes related resources. It's designed to be flexible—use the full assessment or focus on specific sections that fit your student's needs, preferences, and skills. You can also use the [Independent Living Skills Resources](#) or activities in place of the lesson's activities if that's a better fit.]



Reflect: Using a completed [Life Skills Assessment](#) encourage students to prioritize the skills they want to learn or improve. Use one of the options on the [Life Skills Reflection Worksheets](#) to help them develop an action plan on how they would like to achieve that goal.



Resource: [Life Skills Reflection Worksheets](#)



Interactive Opportunity: Play a game using the life skills discussed. To prepare for the activity, you will pick from two options:

Option 1: Play charades with the skills listed in the assessment. You can write each skill on a small piece of paper.

Option 2: As a group, come up with additional skills for each category. Each skill should be written on a small piece of paper.

Next, place each piece of paper in a bowl or laid face down on a table. Split the group into two teams. Each student will then get a turn to try and get their teammates to name a skill. A turn begins with a student randomly picking a piece of paper from the bowl or table. The student acts it out or describes the activity without saying any words. To keep the game moving, set a timer for a specific amount of time per turn (For example, 20 seconds). Alternate team turns and ensure each student gets a chance to play. The team that guesses the most skills correctly will win!

Activity 3: Paycheck Vocabulary


This activity aims to explain a pay stub to understand their earnings, deductions, and take-home pay.



Discuss: When you work, whether it is for a job during the summer or when you're in your career, you will get paid. The way an employer pays you is called a paycheck. Getting paid is exciting! But when you look at your paycheck you might notice that what you earn is different than what you actually get to keep.



Resource: [Paycheck Vocabulary](#) (PowerPoint). Feel free to modify the vocabulary list to meet the student's needs.

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- **Hourly Rate:** The amount of money you earn for each hour of work.
 - **Paycheck or Pay Stub:** A paper or online record that shows your pay information.
 - **Pay Period:** The set time for which you get paid (like every week or every two weeks).
 - **Pay Date:** The date you are actually paid for a pay period.
 - **Overtime:** Extra hours worked beyond your regular schedule, usually paid at a higher rate.
 - **Year-to-Date (YTD):** The total amount of something from the beginning of the year until now.
 - **Taxes:** Money taken from your paycheck by the government to help pay for public services like schools, roads, and emergency services.
 - **Deductions:** Money taken out of your paycheck for taxes, insurance, or other reasons.
 - **Gross Pay:** The total amount of money you earn before any money is taken out.
 - **Net Pay or Take-Home Pay:** The amount of money you actually get after deductions. It's the amount you can save or spend.
 - **State Income Tax:** Money your state government takes from your pay for state programs.
 - **Federal Income Tax:** Money the government takes from your pay to fund national programs.
 - **Medicare Tax:** Money taken out of your pay to support Medicare, a federal health insurance for some people with disabilities and older adults.
 - **Social Security Tax:** Money taken out of your pay to support Social Security, a federal benefit program for some people with disabilities and older adults who have retired.

Activity 4: Understanding a Paycheck

This activity aims to explain a pay stub to understand their earnings, deductions, and take-home pay.



Watch: [Understanding Your Paycheck](#) (1:43)



Discuss: Being able to understand your paycheck and pay stub is a very important skill. Let's pretend you just got your first paycheck. Congratulations! You are probably pretty excited to be earning money and can't wait to buy that item you have been saving up for. BUT, when you look at your paycheck, the amount is less than what you expected it to be!! If you don't understand your pay stub, you might think the company you work for cheated you out of some money! This is typically not the case. Understanding your pay stub will help you know exactly how much money you are earning and why your take-home pay may be different from what you expected.



Resource: [Paycheck Walkthrough](#). This worksheet provides an example of gross pay vs net pay and a paycheck example. Students can use this sample pay stub and questions to practice how to read a pay stub. The [Paycheck Walkthrough – Answer Key](#) is available to help with this activity.



Click and Explore: Here are some sites to check out for more information about paychecks along with examples.

- [Understanding Your Pay, Benefits, and Paycheck | GFC Global](#) – includes an interactive mock pay stub.
- [Calculating the Numbers in Your Paycheck | Consumer Financial Protection Bureau](#) – a guide for how to review paychecks including sample pay stub and questions.



Extending the Conversation

If you have worked or are working, consider bringing in a pay stub (with permission). This is for your learning, so you won't have to share your personal information with others. Look at parts like gross pay, net pay, taxes, and other deductions.

- Now that you know more about how to read a paycheck, what do you notice?
- How many hours did you work?
- What was your gross pay (before deductions)? What was your net pay (after deductions)?
- What questions do you still have after looking at your paycheck?

Activity 5: Budgeting

This activity aims to learn about budgeting and why it's important.



Discuss: When working, it's great to get a paycheck. Part of being responsible is learning how to budget. Budgeting means making a plan for your money so you can buy what you need, save for the future, and still have some fun. Has anyone ever had to decide how to spend their money before? What are things you would need to budget for? [Note to Instructors: Pause for answers.]

Once you receive your paycheck you will consider things you **need** to spend money on bills or other necessities, like cellphone, rent, or groceries, or **wants**, like video games, going out to dinner, or a concert. Whether you've saved up for something special or had to make a choice of a need over a want, you've already used budgeting skills.

Understanding budgeting helps you determine how to spend or save your hard-earned money. It's important to remember that your needs are necessary for daily life, while wants are extra things that you enjoy. Finding a balance can help you have financial stability while still enjoying life.



Resource: Here are some options to practice budgeting ideas. Encourage students to think about their choices and discuss their answers individually or in a group.

Option 1: [Needs vs Wants Worksheet](#). Provides various questions to help students consider what are needs and what are wants.

Option 2: [Lifestyle Calculator | OhioMeansJobs](#). Depending on technology available, this can be done individually or instructors, you can do this on a screen where all the students can see. On the site you will be directed to choose a part of Ohio where you are. If you do not see your city listed, choose the closest city to you. You will be directed to review various needs and costs for things like housing, food, and utility bills account. You can access this site using your OMJ log-in.

Option 3: [Monthly Budgeting Example and Worksheet](#). This worksheet provides an example of a monthly budget and a blank one for you to practice making your own budget. You will need to make your best guess, or estimate, how much you may spend in a month. It's okay if you're not sure, you can look up costs or think about what it cost before.



Click and Explore:

- [Financial and Digital Literacy | Community Life Guide – Employment First](#) – This site includes tools and activities to help build and learn skills about financial and digital literacy. These topics start with introductory information and build to skills and tools to manage finances.
- [Curriculum Units | Next Gen Personal Finance](#) – Includes multiple areas of self-paced, interactive curriculum for students starting in middle school.

Activity 6: Exploring Transportation Options

This activity aims to help students explore various transportation options.



Discuss: Transportation is an important part of independent living. Whether you need to get to school, work, the grocery store, or social events, having a reliable way to travel helps you stay independent and involved in your community. There are many types of transportation, including public buses, trains, rideshare services, biking, walking, and even specialized transportation services for people with disabilities. Understanding the different options available and choosing the best one for your needs is an essential skill for managing daily life successfully.

Transportation planning involves thinking ahead about how you will get from place to place safely and efficiently. For individuals with disabilities, this may include considering accessibility features, costs, schedules, and backup plans in case of unexpected changes. Some students may need to apply for paratransit services, learn how to read a bus schedule, or practice using navigation apps. By developing strong transportation planning skills, students can gain more freedom and confidence in getting where they need to go, supporting their goals for education, employment, and social activities.



Resource: [Transportation Options](#) can help explore what transportation you know about and what transportation you want to learn more about. For transportation you want to learn more about, who is someone you could talk with to help you learn more?



Click and Explore:

Some local public transportation organizations may have travel training available. This is something you would need to look up according to the public transportation in your area.

[Mobility Managers | Ohio Department of Transportation](#) – this is a project to increase access to mobility options for Ohioans by increasing their awareness of transportation options. At the bottom of this webpage is a contact list for Mobility Managers in Ohio. You can reach out to them if you are needing to share ideas for your area or learn more about what is available to you.



Interactive Opportunity: Invite a Mobility Manager or local transportation agency to talk about transportation challenges and options. Work with students to prepare questions and express their own transportation concerns or experiences.



Extending the Conversation

Having reliable transportation is very important. It means you can get to where you need to go on time and without a lot of stress. Without reliable transportation, it can make getting to work, school, or even running errands difficult. Let's take a moment to consider what transportation could look like for a job. Think of a local business or job opportunity you would be interested in. Consider where this opportunity is located.

- How would you get there?
- Does your transportation to work look different if you're coming from home vs. school?
- How would you get there if you use public transportation?
- What would be your backup plan in case there's issues with your first option?



Extended Pathways

Activity: How Money Works

This activity aims to review financial literacy resources.



Discuss: As you get older, you may take on more responsibility for yourself and have to make tough decisions. Making difficult choices is part of problem-solving and independent living. A big part of independent living is understanding how money works, how to earn it, and how to manage it.



Click and Explore: You may need to know more to feel more confident as you become more independent. Here are some resources to help.

- [Learn about Financial and Digital Literacy | Community Life Guide](#) Provides materials to help you learn more about finances and shares different tools for budgeting.
- [Financial Literacy | OhioMeansJobs](#) Access materials with your OMJ log-in. Includes lessons on money management, financial literacy and budgeting.
- [Compare Cost of Living | Career OneStop](#) This site helps you see how much it might cost to live in a different location.



Reflect: After exploring these websites, what resource did you find helpful? What did you like about and how does it help you? It may take time to build a budget and understanding your money. The more you work on building these skills, the better you will be able to plan for your own goals.



Wrap-Up

Exploring these skills for independent living are an important part of your life. These skills can help you in school, work, and throughout your life. Considered what you have learned about becoming more independent. Is there a transportation option you want to explore or do you want to start making a budget for yourself? Independent living is all about making informed choices. The more you plan ahead, the more prepared you will feel. Keep practicing these skills and you will be on your way to building independence!